

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition															
Name of Debtor (if individual, enter Last, First, Middle): <b>Patrick Howe</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):															
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):															
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>329-62-0607</b>		Soc. Sec./Tax I.D. No. (if more than one, state all):															
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>2873 W 83rd Place Chicago, IL 60652</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):															
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):															
Location of Principal Assets of Business Debtor (if different from street address above):																	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																	
<b>Venue</b> (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																	
<b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____</p>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check on box) <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>															
<b>Nature of Debts</b> (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		<b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only)                  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>															
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>		THIS SPACE IS FOR COURT USE ONLY															
<b>Statistical/Administrative Information</b> (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																	
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49		50-99	100-199	200-999	1000-over											
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<b>Estimated Assets</b> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Patrick Howe</b>
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Signature of Attorney</b> <p><b>X</b> _____ Signature of Attorney for Debtor(s)  <b>Carol Cadiz 6237791</b>                  Printed Name of Attorney for Debtor(s)  <b>Angel M. Traub</b>                  Firm Name  <b>376 E St Charles Road #21</b>                  Address  <b>Lombard, IL 60148</b>  <b>(630) 426-0196</b>                  Telephone Number  <b>June 29, 2005</b>                  Date</p>		
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Printed Name of Bankruptcy Petition Preparer  Social Security Number  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____ Signature of Authorized Individual                  Printed Name of Authorized Individual                  Title of Authorized Individual                  Date</p>		
<p><b>X</b> _____ Signature of Bankruptcy Petition Preparer                  Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>		

**United States Bankruptcy Court**  
**Northern District of Illinois**

**IN RE:****Patrick Howe**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	12,872.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		4,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		93,367.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,021.24
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,538.00
Total Number of Sheets in Schedules		15			
			Total Assets	12,872.00	
			Total Liabilities		97,667.00

**Debtor(s)**

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>None</b>				

**(Report also on Summary of Schedules)**

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
				40.00
1. Cash on hand.		<b>US Currency</b>		<b>25.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>First Eagle Christmas Club</b>		<b>22.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>First Eagle Federal Credit Union Checking</b>		<b>25.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>First Eagle Federal Credit Union Savings</b>		<b>250.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>La Salle Bank Checking</b>		
6. Wearing apparel.	X	<b>Stereo, tv. All other furnishings are mother's.</b>		<b>25.00</b>
7. Furs and jewelry.		<b>Collector Plates from Bradford Exchange</b>		<b>400.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Mens clothing</b>		<b>100.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>watch and ring</b>		<b>20.00</b>
10. Annuities. Itemize and name each issue.	X	<b>Golf Clubs</b>		<b>40.00</b>
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Life Insurance Payable only on death, \$50,000. No cash value</b>		<b>0.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>401k</b>		<b>10,350.00</b>
13. Interests in partnerships or joint ventures. Itemize.	X	<b>Abercrombie and Fitch Stock</b>		<b>55.00</b>
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X	<b>MGM Mirage Stock</b>		<b>70.00</b>
15. Accounts receivable.	X	<b>Walt Disney Stock</b>		<b>90.00</b>
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X	<b>IL Tax refund</b>		<b>120.00</b>

**IN RE Patrick Howe**

Case No.

**Debtor(s)**

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

**0** continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
US Currency	735 ILCS 5 §12-1001(b)	40.00	40.00
First Eagle Christmas Club	735 ILCS 5 §12-1001(b)	25.00	25.00
First Eagle Federal Credit Union Checking	735 ILCS 5 §12-1001(b)	22.00	22.00
First Eagle Federal Credit Union Savings	735 ILCS 5 §12-1001(b)	25.00	25.00
La Salle Bank Checking	735 ILCS 5 §12-1001(b)	250.00	250.00
Collector Plates from Bradford Exchange	735 ILCS 5 §12-1001(a)	400.00	400.00
Mens clothing	735 ILCS 5 §12-1001(a)	100.00	100.00
watch and ring	735 ILCS 5 §12-1001(b)	20.00	20.00
Golf Clubs	735 ILCS 5 §12-1001(b)	40.00	40.00
401k	735 ILCS 5 §12-1006(a)	10,350.00	10,350.00
Abercrombie and Fitch Stock	735 ILCS 5 §12-1001(b)	55.00	55.00
MGM Mirage Stock	735 ILCS 5 §12-1001(b)	70.00	70.00
Walt Disney Stock	735 ILCS 5 §12-1001(b)	90.00	90.00
IL Tax refund	735 ILCS 5 §12-1001(b)	120.00	120.00
1994 Saturn SE2	735 ILCS 5 §12-1001(c)	1,200.00	940.00
Home Computer	735 ILCS 5 §12-1001(b)	300.00	300.00

**IN RE Patrick Howe**

Case No.

**Debtor(s)**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 Continuation Sheets attached

**Subtotal**  
**(Total of this page)**

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

**IN RE Patrick Howe**

**Debtor(s)**

Case No.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

## **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal (Total of this page)	<b>4,300.00</b>
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(Complete only on last sheet of Schedule E) **TOTAL** **4,300.00**  
(Report total also on Summary of Schedules)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM			
				U N L I S P U T E D	I I Q U P U T E D	D I S P U T E D	
Account No. 803-562-321 <b>Abercrombie &amp; Fitch PO Box 659728 San Antonio, TX 78265-9728</b>			<b>Store Credit 7/03</b>				<b>610.00</b>
Account No. 6273491000375087 <b>Bebe PO Box 960003 Orlando, FL 32896</b>			<b>Store Card, July 2004</b>				<b>360.00</b>
Account No. 6035263006056840 <b>Bombay Processing Center Des Moines, IA 50364-0001</b>			<b>Store Credit, July 2004</b>				<b>2,000.00</b>
Account No. 258358959 <b>Cingular Wireless PO Box 6428 Carol Stream, IL 60197</b>			<b>Cell phone 1995</b>				<b>225.00</b>
Account No. 5424180552749621 <b>Citi Cards PO Box 688918 Des Moines, IA 50368-8918</b>			<b>Credit Card</b>				<b>11,435.00</b>
<b>Subtotal (Total of this page)</b>							<b>14,630.00</b>
<b>(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)</b>							

**3** Continuation Sheets attached

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I N G E N T		D I S P U T E D	AMOUNT OF CLAIM
				C O N T I N G E N T	U N L I Q U I N G E N T E D		
Account No. <b>906221271</b> <b>Citibank Checking Plus</b> PO Box 769013 San Antonio, TX 78245-9013			mid-1990's line of credit				<b>2,600.00</b>
Account No. <b>Citibank USA, NA</b> Pencader Corp Center 110 Lake Dr. Newark, DE 19702-3317			credit card, 1996				<b>2,500.00</b>
Account No. <b>6879450129025184857</b> <b>Dell Preferred Account</b> Payment Processing Center PO Box 6403 Carol Stream, IL 60197-6403			Store Card, July 2004				<b>2,981.00</b>
Account No. <b>373972296592008</b> <b>GC Services Limited Partnership</b> Collection Agency Division 6330 Gulfton Houston, TX 77081			Credit Card - American Express 1988				<b>5,500.00</b>
Account No. <b>372541319641000</b> <b>GC Services Limited Partnership</b> Collection Agency Division 6330 Gulfton Houston, TX 77081			American Express Credit Card				<b>7,530.00</b>
Account No. <b>6035266281122856</b> <b>Helzberg Diamonds</b> Processing Center Des Moines, IA 50364-0001			Store Card 3/2003				<b>1,950.00</b>
Account No. <b>6035320175262979</b> <b>Home Depot</b> Processing Center Des Moines, IA 50364-0500			Store Card, July 2004				<b>2,675.00</b>
Subtotal (Total of this page)							<b>25,736.00</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)							

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I N G E N T		D I S P U T E D	AMOUNT OF CLAIM
				C O N T I N G E N T	U N L I Q U I N G E N T E D		
Account No.			personal loan, 1993				
<b>liliene Howe 2873 W 83rd Place Chicago, IL 60652</b>							<b>12,000.00</b>
Account No. 033-5853-586			Store Card, 1992				
<b>Kohls Kohls Collections P.O. Box 2983 Milwaukee, WI 53201-2983</b>							<b>536.00</b>
Account No. 52535031			July 2004, store credit card				
<b>Meier And Frank PO Box 94546 Cleveland, OH 44101-4546</b>							<b>3,350.00</b>
Account No. 4266385000388047			Store Card, 2002				
<b>Nordstroms Bank PO Box 79137 Phoenix, AZ 85062-9137</b>							<b>3,435.00</b>
Account No. 329620607			Student Loan				
<b>Sallie Mae PO Box 4700 Wilkes Barr, PA 18773-4700</b>							<b>15,000.00</b>
Account No. 5121071732596568			Store Card, 2003				
<b>Sears Card P.O. Box 182149 Columbus, OH 43218-2149</b>							<b>16,118.00</b>
Account No. 0185297			Tuition				
<b>St Xavier 3700 W 103rd St Chicago, IL 60655</b>							<b>1,172.00</b>
Subtotal (Total of this page)							<b>51,611.00</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)							

Sheet 2 of 3 Continuation Sheets attached to Schedule F

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	U N L I Q U I N G E N T	D I S P U T E D		
Account No. <b>56-922-050</b>			<b>Store Credit 2003</b>					<b>1,390.00</b>
Victorias Secret PO BOx 659728 San Antonio, TX 78265-9728								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)								
Sheet <u>3</u> of <u>3</u> Continuation Sheets attached to Schedule F								<b>1,390.00</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b>								<b>93,367.00</b>
(Report total also on Summary of Schedules)								

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEMULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation			
Name of Employer	<b>Zurich Insurance Group</b>		
How long employed			
Address of Employer	<b>Schaumburg IL</b>		

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

\$ 2,730.70 \$ \_\_\_\_\_

Estimated monthly overtime

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**SUBTOTAL**\$ 2,730.70 \$ \_\_\_\_\_

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security	\$ <u>543.82</u> \$ _____
b. Insurance	\$ <u>165.64</u> \$ _____
c. Union dues	\$ _____ \$ _____
d. Other (specify) _____	\$ _____ \$ _____
	\$ _____ \$ _____

**SUBTOTAL OF PAYROLL DEDUCTIONS**\$ 709.46 \$ \_\_\_\_\_**TOTAL NET MONTHLY TAKE HOME PAY**\$ 2,021.24 \$ \_\_\_\_\_

Regular income from operation of business or profession or farm (attach detailed statement)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Income from real property

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Interest and dividends

\$ \_\_\_\_\_ \$ \_\_\_\_\_

© Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Social Security or other government assistance

\$ \_\_\_\_\_ \$ \_\_\_\_\_

(Specify) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Pension or retirement income

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Other monthly income

\$ \_\_\_\_\_ \$ \_\_\_\_\_

(Specify) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL MONTHLY INCOME**\$ 2,021.24 \$ \_\_\_\_\_**TOTAL COMBINED MONTHLY INCOME \$ 2,021.24 (Report also on Summary of Schedules)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ **300.00**

Are real estate taxes included? Yes        No ✓

Is property insurance included? Yes        No ✓

Utilities: Electricity and heating fuel \$ **80.00**

    Water and sewer \$

    Telephone \$ **65.00**

    Other Internet \$ **25.00**

    \$

    \$

    \$

Home maintenance (repairs and upkeep) \$

    Food \$ **260.00**

    Clothing \$ **75.00**

    Laundry and dry cleaning \$ **85.00**

    Medical and dental expenses \$ **100.00**

    Transportation (not including car payments) \$ **160.00**

    Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **20.00**

    Charitable contributions \$ **10.00**

Insurance (not deducted from wages or included in home mortgage payments)

    Homeowner's or renter's \$

    Life \$ **20.00**

    Health \$

    Auto \$ **70.00**

    Other \$

    \$

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) \$

    \$

    \$

    \$

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)

    Auto \$

    Other Student Loan Repayment \$ **128.00**

    \$

Alimony, maintenance, and support paid to others \$

Payments for support of additional dependents not living at your home \$

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$

Other Personal Grooming \$ **50.00**

    \$ **90.00**

    \$

    \$

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** \$ **1,538.00**

## (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ **2,021.24**
- B. Total projected monthly expenses \$ **1,538.00**
- C. Excess income (A minus B) \$ **483.24**
- D. Total amount to be paid into plan each Monthly \$ **483.24**

(interval)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **16** sheets, and that  
 (Total shown on summary page plus 1)  
 they are true and correct to the best of my knowledge, information, and belief.

Date: June 29, 2005 Signature: \_\_\_\_\_ Debtor  
**Patrick Howe**

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
 (Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

© A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
 (Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

IN RE:

Patrick Howe

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

**9,500.00 2005 Employment****31,500.00 2004 Employment****29,000.00 2003 Employment****2. Income other than from employment or operation of business**

**None** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

**None** a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**None** b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

**None** a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY <b>Car Window</b>	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS <b>Car vandalism, payment out of pocket as deductible not yet met</b>	DATE OF LOSS <b>250</b>
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## **9. Payments related to debt counseling or bankruptcy**

**None** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

## 10. Other transfers

**None** List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### **14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.

**NAME AND ADDRESS OF OWNER**

**Diane Howe**

IL

**DESCRIPTION AND VALUE OF PROPERTY  
UTMA controlled by debtor as trustee for  
niece's fund: \$1300**

#### LOCATION OF PROPERTY

**15. Prior address of debtor**

**None** If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

**None** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 29, 2005 Signature \_\_\_\_\_ **Patrick Howe**  
of Debtor

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Patrick Howe

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ \_\_\_\_\_

Prior to the filing of this statement I have received ..... \$ **900.00**

Balance Due ..... \$ **-900.00**

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify): **Hyatt Legal Plans**

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;**
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 29, 2005

Date

Signature of Attorney

Angel M. Traub

Name of Law Firm